

1 Elizabeth M. McBride, P.S.  
2 28 W. Indiana Suite G  
3 Spokane, WA 99205  
4 (509) 838-0435

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WASHINGTON

5 *In re:*

6  
7 Robin Michelle Ertter

8 Debtor.

)  
) No. 17-03579-FPC13

)  
) DEBTORS' MODIFICATION  
)

9  
10 Debtors modify the Plan previously filed in these proceedings in the following respects:  
11 The debtors shall make the following plan payments:

12 1. The plan payments shall be as follows:

13 \$1,650.41 x 1 months (1/18)

14 \$2356.02 x 58 months (2/18-11/22)

15 \$2356.24 x 1 months (commencing 12/22)

16 The base shall remain at \$140,655.81.

17 The continuing payment to Ditech Financial LLC shall be paid by the trustee at \$837.31 instead of  
18 \$754.87 on the home at 907 W Nora commencing with the June 2018 payment. This is the first of three  
19 trial loan modification payments being made for a permanent monthly payment. No payments shall be  
20 sent on the arrears portion of that claim.

21 All other aspects of the plan remain the same.

22 The above Modification of Debtor's Plan does not adversely affect the rights of any creditor so  
23 no notice is being given.

24 DATED this 4<sup>th</sup> day of June, 2018

25 ELIZABETH M. McBRIDE, P.S.

26   
27 Elizabeth M. McBride

28 WSBA No. 16035

DEBTOR'S MODIFICATION OF PLAN

ELIZABETH M. McBRIDE, P.S.  
A Professional Service Corporation  
28 West Indiana Avenue, Suite G  
Spokane, Washington 99205  
(509) 838-0435  
Fax (509) 327-2810



Label Matrix for local noticing  
0980-2  
Case 17-03579-FPC13  
EASTERN DISTRICT OF WASHINGTON  
Spokane/Yakima  
Mon Jun 4 14:24:52 PDT 2018

CCS Collection  
725 Canton St  
Norwood, MA 02062-2679

Creditors Bureau USA  
Assignee for Pathology  
Associates Medical Lab  
757 L Street  
Fresno, CA 93721-2904

Ditech Financial LLC fka Green Tree Servicing  
P.O. Box 6154  
Rapid City, South Dakota 57709-6154

Inland Northwest Bank  
421 W Riverside  
Spokane, WA 99201-0402

PATHOLOGY ASSOC MEDICAL LAB  
PO BOX 2720  
SPOKANE, WA 99220-4002

Seller  
40563 Sunset Drive  
Loon Lake, WA 99148-9776

Valley Empire Collection  
8817 E Mission Ave Suite 101  
Spokane Valley, WA 99212-5040

AUTOMATED ACCOUNTS  
430 W SHARP AVE  
SPOKANE, WA 99201-2421

CREDIT INTERNATIONAL  
PO BOX 1268  
BOTHELL, WA 98041-1268

DITECH FINANCIAL  
7360 S KYRCNC RD  
Tempe, AZ 85283

Roben Michelle Ertter  
907 W Nora #1  
Spokane, WA 99205-4554

Elizabeth M McBride  
Elizabeth M. McBride PS Corp  
28 West Indiana Avenue Ste G  
Spokane, WA 99205-4751

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

State of Washington  
Department of Revenue  
2101 4th Ave, Ste 1400  
Seattle, WA 98121-2300

WELLS FARGO AUTO FINANCE  
PO BOX 29704  
PHOENIX, AZ 85038-9704

Daniel H Brunner  
Chapter 13 Office  
PO Box 1513  
Spokane, WA 99210-1513

Capital Bank  
1 Church Street St 300  
Rockville, MD 20850-4190

Michele A De Witt  
Aldridge Pite, LLP  
4375 Jutland Drive  
San Diego, CA 92117-3600

FRESNO COLLECTION SERVICES  
757 L STREET  
Fresno, CA 93721-2904

Michael Moran, Seller  
40563 Sunset Drive  
Loon Lake, WA 99148-9776

QUALITY LOAN SERVICE  
2141 5TH AVE  
SAN DIEGO, CA 92101-2101

US Trustee  
US Court House  
920 W Riverside Ave, Suite 593  
Spokane, WA 99201-1012

Wells Fargo Bank N.A., d/b/a Wells Fargo Dea  
P.O. Box 19657  
Irvine, CA 92623-9657

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)AUTOMATED ACCOUNTS INC.  
430 W. SHARP AVE  
SPOKANE, WA 99201-2421

(u)Ditech Financial LLC

(d)PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

1 Elizabeth M. McBride  
2 McBRIDE LAW OFFICE  
3 28 W. Indiana Ave  
4 Spokane, WA 99205  
5 (509) 838-0435

6 UNITED STATES BANKRUPTCY COURT  
7 EASTERN DISTRICT OF WASHINGTON

8 *In re:* )  
9 Robin Michelle Ertter ) No. 17-03579-FPC13  
10 ) Notice and  
11 ) MOTION TO APPROVE  
12 Debtors. ) LOAN MODIFICATION  
13 )

14 Notice

15 To: All creditors on the Master Mailing List

16 To: Chapter 13 Trustee and US Trustee

17 **Notice.** NOTICE IS HEREBY GIVEN that Elizabeth M. McBride of McBRIDE LAW  
18 OFFICE, attorney for the above-named entitled debtor, will after seventeen (17 ) days from the  
19 date that this Notice is mailed, execute an Affidavit of No Objections as to the Motion for  
20 Approval of Loan Modification, if none are made, and present an Order to the Court for signing.  
21 If any objections are filed, a hearing will be scheduled.

22 Motion

23 COMES NOW, Robin M. Ertter, through her attorney, Elizabeth M. McBride and moves  
24 the Court for an Order Approving the Loan Modification Agreement on the residential mortgage  
25 with Ditech Financial LLC, pursuant to LBR 4001-5c.

26 1. **Debtor.** The Debtor filed for Chapter 13 relief on December 13, 2017.

27 2. **Residential Property** 3. **Affected Mortgage.** The mortgage on the property is Ditech  
28 Financial LLC.

4. **Current Payment and Interest.** . The debtor's home is at 907 W Nora, Spokane, WA

MOTION FOR COURT APPROVAL  
OF LOAN MODIFICATION -1

ELIZABETH M. McBRIDE, P.S.  
A Professional Service Corporation  
28 West Indiana Avenue, Suite G  
Spokane, Washington 99205  
(509) 838-0435  
Fax (509) 327-2810

1 99205. The tax assessed value used in the schedules to value the home was \$105,000.00 for  
2 2017 with the Spokane County Assessor. The legal description of the property is

3 Lot 5 in Block 17 of Mountainview Addition, According to Plat recorded in Volume A of  
4 Plats at page 36 in the County of Spokane, State of Washington.

5 Parcel No. 25124.2306

6  
7  
8 The current unpaid principal balance of the mortgage is \$139,429.95. The current principal and  
9 interest payment is \$754.87 at 4% interest. At the time of filing, the arrears were \$14,994.75.

10 **5. Modified Payment and Interest.** The Loan Modification, would have a post Modification  
11 principal balance of \$103,959.80 with the maturity date after 40 years. The post modification  
12 principal and interest payment would be as follows:

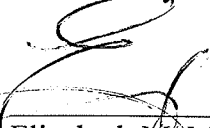
13 480 payments of \$439.49 principal and interest for a total monthly payment (pre escrow  
14 recalculation) of \$837.31 to be paid by the Chapter 13 Trustee commencing with the 6/1/2018  
15 payment. The June 1, 2018 payment is a trial payment and the first of 3.

16  
17 **6. Additional Mortgages.** There are no other mortgages on this property.

18 Wherefore the Debtor requests that the Court Approve the Loan Modification Agreement  
19 between Ditech Financial LLC and the Debtors.

20  
21 Dated this 4th day of June, 2018.

22 Presented by :

23   
24 \_\_\_\_\_  
25 Elizabeth M. McBride, WSBA#16035  
26 Attorney for Debtor

27 MOTION FOR COURT APPROVAL  
28 OF LOAN MODIFICATION -2

ELIZABETH M. MCBRIDE, P.S.  
A Professional Service Corporation  
28 West Indiana Avenue, Suite G  
Spokane, Washington 99205  
(509) 838-0435  
Fax (509) 327-2810

1 Elizabeth M. McBride  
2 McBRIDE LAW OFFICE  
3 28 W Indiana, #G  
4 Spokane, WA 99205  
5 (509) 838-0435

6 UNITED STATES BANKRUPTCY COURT  
7 EASTERN DISTRICT OF WASHINGTON

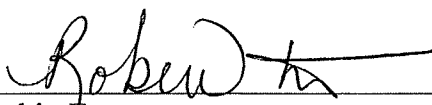
8 *In re:* )  
9 Robin M. Ertter ) No. 17-03579-FPC7  
10 ) DECLARATION IN SUPPORT OF  
11 ) MOTION TO APPROVE  
12 Debtors. ) LOAN MODIFICATION  
13 )

14 Robin Ertter, makes the following declaration under penalty of perjury in support of her  
15 Motion for Court Approval of Loan Modification:

16 I was recently offered a loan modification on my mortgage with Ditech Financial LLC. I  
17 had not sought a modification at the time that I filed the Chapter 137 and the terms of the offered  
18 modification lower the monthly payment will be increased from \$754.87 to \$837.31 to be paid by  
19 the trustee.

20 I have weighed the advantages of entering into this modification with my attorney and  
21 believe the extended payments going out to 40 years is tempered with the reduction in principal  
22 and forbearance of the \$15,000.00 in arrears..

23 Dated this 4 day of June, 2018

24   
25 Robin Ertter

26  
27 DECLARATION IN SUPPORT OF MOTION  
28 FOR APPROVAL OF LOAN MODIFICATION -1

ELIZABETH M. MCBRIDE, P.S.  
A Professional Service Corporation  
28 West Indiana Avenue, Suite G  
Spokane, Washington 99205  
(509) 838-0435  
Fax (509) 327-2810

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WASHINGTON

<i>In re:</i>	)	
Robin M. Ertter	)	No. 17-03579-FPC-13
	)	ORDER ON
	)	MOTION TO APPROVE
Debtors.	)	LOAN MODIFICATION AGREEMENT
	)	

Debtors have moved the Court for an Order Approving the Loan Modification Proposed by Ditech Financial LLC attached to the Motion.

The real estate involved is the debtor's residence at 907 W Nora, Spokane, WA 99205. The tax assessed value used in the schedules to value the home was \$105,000.00 for 2017 with the Spokane County Assessor. The legal description of the property is

Lot 5 in Block 17 of Mountainview Addition, According to Plat recorded in Volume A of Plats at page 36 in the County of Spokane, State of Washington.

Parcel No. 25124.2306

**Debtor was delinquent in the payments at the time of filing. The proposed modification brings them current.**

There have been no objections after 17 days notice plus 3 for mailing and therefore this Court Orders the Loan Modification Approved as proposed.

/// END OF ORDER ///

Presented by

Elizabeth M. McBride

---

WABA#16035  
28 W Indiana, Ste G  
Spokane WA 99205



Ditech Financial LLC  
P.O. Box 6172  
Rapid City, SD 57709-6172  
Phone: 1-800-643-0202  
[www.ditech.com](http://www.ditech.com)

May 4, 2018

ELIZABETH M  
MCBRIDE  
28 WEST INDIANA AVE STE G  
SPOKANE, WA 99205

Re: Ditech Financial LLC, ("Ditech")  
Customer Name: ROSEN ERTTER  
Account Number: 0052743937  
Property Address: 907 W NORA AVE  
SPOKANE, WA 99205

**THIS INFORMATIONAL NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOUR CLIENT IS CURRENTLY IN BANKRUPTCY OR THEY DISCHARGED THIS DEBT IN A BANKRUPTCY, THE SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DEBT AS THEIR PERSONAL LIABILITY.**

Dear ELIZABETH M MCBRIDE:

Thank you for contacting Ditech about your client's mortgage. Based on a careful review of the information you provided, we are offering your client an opportunity to enter into a Trial Period Plan for a mortgage modification. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important that you read this information in its entirety so that you and your client completely understand the actions they need to take to successfully complete the Trial Period Plan to permanently modify their mortgage.

**To Accept This Offer**

If your or your client have notified us of your client's intent to accept the offer by **05/18/2018**, they must make their first trial period payment by the first payment due date under their Trial Period Plan as designated below. If your client fails to make the first trial period payment by the first payment due date and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked.

**Make Trial Period Payments**

To qualify for a permanent modification, your client must make their first monthly "trial period payment" under their Trial Period Plan (described below). To qualify for a permanent modification, your client must make the trial period payments in a timely manner as specified below - instead of their normal monthly mortgage payments.

0052743937  
GSE Modification TPP - UW

ABK

2018050418.2.0.1531-J20150825Y

10/10/2016  
LTR-1038





To qualify for a permanent modification with an amortization term of **480 months**, your client must make the trial period payments by the due dates indicated:

<b>Trial Period Plan for 480 Month Term</b>	
1 <sup>st</sup> payment:	\$837.31 by 06/01/18
2 <sup>nd</sup> payment:	\$837.31 by 07/01/18
3 <sup>rd</sup> payment:	\$837.31 by 08/01/18

Please note that your client has the ability to prepay their mortgage account. There are no restrictions or penalties associated with paying more than the amount due.

#### TIME IS OF THE ESSENCE.

Please send trial period payments to:

Ditech Financial LLC  
PO Box 660934  
Dallas, TX 75266-0934

If your client is in bankruptcy and they are required to receive Bankruptcy Court approval of the modification, they may continue making their monthly Trial Period Plan payments until they receive approval. If your client is currently making their mortgage payments to a Trustee, they should continue to forward their monthly payment to the Chapter 13 Trustee.

If your client has questions about this information, their trial period payments, or our permanent modification requirements, please contact us at 1-800-643-0202.

#### Next Steps

- It is important that your client thoroughly review the *Frequently Asked Questions and Additional Trial Period Plan Information and Legal Notices* information attached.
- Once your client has successfully made each of the payments above by their due dates, they have submitted two signed copies of their modification agreement, we have signed the modification agreement, and they have met any other applicable qualification requirements, their mortgage will be permanently modified in accordance with the terms of their modification agreement.
- **We must receive each payment, in the month in which it is due. If your client misses a payment or does not fulfill any other terms of their trial period, this offer will end and their mortgage will not be modified.** Furthermore, if your client fails to comply with the requirements of their Trial Period Plan or if the account becomes delinquent after it is permanently modified, they may not be eligible for another mortgage account modification.
- If your client feels that they cannot afford the trial period payments shown above but wants to remain in their home, or if they have decided to leave their home, please contact us at 1-800-643-0202 to discuss alternative options.
- Please note that except for your client's monthly mortgage payment amount during the trial period, the terms of their existing note and all mortgage requirements remain in effect and unchanged during the trial period.

0052743937  
GSE Modification TPP - UW

ABK

2018050418.2.0.1531-J20150825Y

10/10/2016  
LTR-1038



Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: PO Box 6176, Rapid City, SD 57709-6176.

Sincerely,

Ditech

1-800-643-0202

Monday - Friday 7 a.m. to 8 p.m., Saturday 7 a.m. to 1 p.m. CST

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices

0052743937  
GSE Modification TPP - UW

ABK

2018050418.2.0.1531-J20150825Y

10/10/2016  
LTR-1038





Ditech Financial LLC  
P.O. Box 6172  
Rapid City, SD 57709-6172  
Phone: 1-800-643-0202  
[www.ditech.com](http://www.ditech.com)

May 4, 2018

ELIZABETH M  
MCBRIDE  
28 WEST INDIANA AVE STE G  
SPOKANE, WA 99205

Re: Ditech Financial LLC, ("Ditech")  
Customer Name: ROSEN ERTTER  
Account Number: 0052743937  
Property Address: 907 W NORA AVE  
SPOKANE, WA 99205

**THIS INFORMATIONAL NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOUR CLIENT IS CURRENTLY IN BANKRUPTCY OR THEY DISCHARGED THIS DEBT IN A BANKRUPTCY, THE SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DEBT AS THEIR PERSONAL LIABILITY.**

Dear ELIZABETH M MCBRIDE:

Congratulations! Your client was approved for a modification Trial Period Plan. As part of Ditech's continued commitment to provide our customers with a clear understanding of the terms of their loss mitigation offer, the terms of the proposed modification are listed below.

**THESE ARE NOT YOUR CLIENT'S FINALIZED MODIFICATION TERMS AND ARE SUBJECT TO CHANGE.**

**PROPOSED MODIFICATION INFORMATION**

The fields below describe the proposed modification that was calculated by Ditech according to the program guidelines (subject to investor restrictions) that were used in your client's evaluation. If more than one amortization term was listed on your client's modification Trial Period Plan, please note that this summary was created based upon the terms that provide the lowest principal and interest payment amount. These terms are not the final modification terms and may be subject to change when the final modification calculations are completed.

0052743937  
Proposed Modification Terms at TPP

ABK

2018050418.2.0.1531-J20150825Y

10/2/2015  
LTR-735



<b>1. Unpaid Principal Balance of the Proposed Modification (Net of Forbearance &amp; Principal Reduction)</b>	This field identifies the beginning principal balance on which your client would have been required to pay interest if they had received a modification.	\$103,959.80
<b>2. Interest Rate of the Proposed Modification</b>	This field identifies the starting interest rate of the proposed modified mortgage.	4.000%
<b>3. Amortization Term of the Proposed Modification</b>	This field identifies the number of months left to pay the proposed modified mortgage.	480
<b>4. Principal and Interest Payment of the Proposed Modification</b>	This field identifies the amount of the monthly principal and interest payment on the proposed modified mortgage.	\$434.49
<b>5. Principal Forbearance Amount of the Proposed Modification</b>	This field identifies the amount of principal your client's investor may be willing to forbear on the proposed modified mortgage. Your client will still owe this amount, but they will not be charged interest on it and no payments will be due on this amount until your client paid off their account.	\$35,212.43
<b>6. Principal Forgiveness Amount of the Proposed Modification</b>	This field identifies the amount of principal your client's investor is willing to forgive under the proposed modified mortgage.	\$0.00

If you or your client wish to discuss your client's account or have any other questions, please contact your client's account representative.

Your client's assigned account representative is BRADLEY L at 1-800-643-0202, extension 50091; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: PO Box 6176, Rapid City, SD 57709-6176.

Sincerely,

Ditech  
1-800-643-0202  
Monday - Friday 7 a.m. to 8 p.m.; Saturday 7 a.m. to 1 p.m. CST

0052743937  
Proposed Modification Terms at TPP

ABK

2018050418.2.0.1531-J20150825Y

10/2/2015  
LTR-735





Ditech Financial LLC  
P.O. Box 6172  
Rapid City, SD 57709-6172  
Phone: 1-800-643-0202  
[www.ditech.com](http://www.ditech.com)

May 4, 2018

ELIZABETH M  
MCBRIDE  
28 WEST INDIANA AVE STE G  
SPOKANE, WA 99205

Re: Ditech Financial LLC, ("Ditech")  
Customer Name: ROBEN ERTTER  
Account Number: 0052743937  
Property Address: 907 W NORA AVE  
SPOKANE, WA 99205

**THIS INFORMATIONAL NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOUR CLIENT IS CURRENTLY IN BANKRUPTCY OR THEY DISCHARGED THIS DEBT IN A BANKRUPTCY, THE SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DEBT AS THEIR PERSONAL LIABILITY.**

Dear ELIZABETH M MCBRIDE:

Congratulations! Your client was approved for a modification Trial Period Plan under the following program: Fannie Mae Flex Modification Trial Workout Plan. While your client's account has been approved for a modification Trial Period Plan, Ditech is required to advise your client of any other modification programs that your client may have been reviewed for or that have been available to them if their account was not approved for the above-mentioned program.

Your client was evaluated for mortgage payment assistance based upon the eligibility requirements of Fannie Mae, the owner of your client's mortgage account, and your client must meet their program eligibility requirements to qualify for mortgage assistance.

Based on a careful review of the information your client provided to us, Ditech (and in limited circumstances, Fannie Mae) has determined your client is not eligible for the modification program(s) listed below:

Your client was found to be ineligible for Fannie Mae Capitalize and Extend (Term) Modification Trial Workout Plan due to the following reason(s):

The hardship is not temporary or has not been resolved.

0052743937  
Waterfall Denial for Approved TPP Letter

ABK

2018050418.2.0.1531-J20150825Y

12/23/2015  
LTR-1003



Ineligible for Fannie Mae Capitalize and Extend (Term) Modification Trial Workout Plan; accounts cannot be more than 6 months delinquent to be eligible.

Because your client was approved for a loss mitigation option, their account was not reviewed for any option(s) ranked below the one for which they were approved. Your client was not reviewed for the following program(s):

- Standard Modification 480
- Short Sale
- Mortgage Release ("Deed-In-Lieu")

Your client has the right to appeal this loss mitigation decision. If your client would like to appeal, they must contact us within 30 calendar days from the date of this notice and state they are requesting an appeal of this decision. For appeals requested in writing, your client must include their name, property address and mortgage account number. Your client may also specify the reasons for their appeal and provide any supporting documentation. Your client's right to appeal expires 30 calendar days from the date of this notice. Any appeal requests or documentation received after that date may not be considered. Please contact us 8 a.m. to 4 p.m. MST at 1-855-858-3873, or at the below-referenced mailing address and fax number.

Ditech Financial LLC  
P.O. Box 6172  
Mail Stop R299  
Rapid City, SD 57709  
1-855-895-4481

If your client elects to appeal, we will provide them with a written notice of our appeal decision within 30 calendar days of receiving their appeal. Our appeal decision is final and not subject to further appeal.

If your client elects to appeal, they do not have to accept the current loss mitigation offer. If your client waits to accept the current offer until after receiving our appeal decision, their account will become more delinquent. Any unpaid interest, and other unpaid amounts, such as escrows for taxes and insurance, will continue to accrue on your client's mortgage account during the appeal. In that event, the payment amounts and due dates described within this letter may be adjusted or the amounts will be added to the balance of your client's account if permitted by applicable law.

It is your responsibility to contact Ditech to discuss your client's above-referenced account. If your client wishes to explore their options or has any other questions, please contact their account representative. Your client's assigned account representative is BRADLEY L at 1-800-643-0202, extension 50091.

Our credit decision may have been based in part upon information obtained in a report from the below-referenced consumer reporting agency listed. Your client has the right under the Fair Credit Reporting Act to obtain a free copy of their report. Your client must request their free copy within 60 days of the date of this letter. Your client also has the right to dispute the information contained in their credit report with the credit reporting agency. The credit reporting agency did not make the decision regarding your client's ineligibility and is not able to provide them with specific reasons as to why they are not eligible for mortgage payment assistance.

Credit Reporting Agency:	Trans Union Consumer Solutions
Reporting Agency Address:	P.O. Box 2000, Chester, PA 19022-2000
Toll Free Number:	1-800-916-8800
Web Address:	<a href="http://annualcreditreport.transunion.com/entry/disputeonline">http://annualcreditreport.transunion.com/entry/disputeonline</a>

0052743937  
Waterfall Denial for Approved TPP Letter

ABK

2018050418.2.0.1531-J20150825Y

12/23/2015  
LTR-1003



We also obtained your client's credit score from this consumer reporting agency and used it in making our credit decision. Your client's credit score is a number that reflects the information in their consumer report. Your client's credit score can change, depending on how the information in their consumer report changes.

Your client's credit score: 520

Date: 04/14/2018

Scores range from a low of 300 to a high of 850.

Key factors that adversely affected your client's credit score:

SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED  
NO RECENT NON-MORTGAGE BALANCE INFORMATION  
NUMBER OF ACCOUNTS WITH DELINQUENCY  
Inquiries impacted the credit score

If your client has any questions regarding their credit score, they should contact Trans Union Consumer Solutions at:

Address: P.O. Box 2000, Chester, PA 19022-2000  
Telephone number: 1-800-916-8800

Fannie Mae does not service your client's account. It is important that your client's monthly payments and all correspondence and inquiries concerning their mortgage be sent directly to Ditech and not to Fannie Mae. In the event your client finds it necessary to contact Fannie Mae, they may write to Fannie Mae at the following address:

Fannie Mae  
3900 Wisconsin Avenue, NW  
Washington, DC 20016-2892

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, which can be contacted at:

Federal Trade Commission  
Equal Credit Opportunity  
Washington, DC 20580

Counseling is available at no charge from HUD-approved counselors through the HOPE Hotline: 1-888-995-HOPE. This housing counseling on-demand service is available 24-hours a day/7-days a week in Spanish and English (other languages available on request). Your client may also visit <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>.

If you or your client have concerns about the evaluation of your client's mortgage for loss mitigation alternatives, then please contact BRADLEY L at 1-800-643-0202, extension 50091.

Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: PO Box 6176, Rapid City, SD 57709-6176.

Sincerely,

0052743937  
Waterfall Denial for Approved TPP Letter

ABK

2018050418.2.0.1531-J20150825Y

12/23/2015  
LTR-1003





Ditech  
1-800-643-0202  
Monday - Friday 7 a.m. to 8 p.m., Saturday 7 a.m. to 1 p.m. CST

### NOTICE TO WASHINGTON RESIDENTS

Washington state law against discrimination also prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, marital status or the presence of any sensory, mental or physical handicap of any person. The Washington State Human Rights Commission administers compliance with this particular state law.

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0052743937  
Waterfall Denial for Approved TPP Letter

ABK

12/23/2015  
LTR-1003

2018050418.2.0.1531-J20150825Y







Ditech Financial LLC  
P.O. Box 6172  
Rapid City, SD 57709-6172  
Phone: 1-800-643-0202  
[www.ditech.com](http://www.ditech.com)

May 4, 2018

ELIZABETH M  
MCBRIDE  
28 WEST INDIANA AVE STE G  
SPOKANE, WA 99205

Re: Ditech Financial LLC, ("Ditech")  
Customer Name: ROBEN ERTTER  
Account Number: 0052743937  
Property Address: 907 W NORA AVE  
SPOKANE, WA 99205

**THIS INFORMATIONAL NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOUR CLIENT IS CURRENTLY IN BANKRUPTCY OR THEY DISCHARGED THIS DEBT IN A BANKRUPTCY, THE SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DEBT AS THEIR PERSONAL LIABILITY.**

Dear ELIZABETH M MCBRIDE:

Ditech values the financial relationship we have with our customers. As part of our commitment to your client, we strive to keep you and your client accurately informed of any situation affecting your client's mortgage account.

As a result of your client's submission of a loss mitigation application, Ditech and, in limited circumstances your client's investor, Fannie Mae, are required to provide your client with a copy of all written appraisals or valuations created or developed in connection with their application. The valuations that Ditech receives in connection with a loss mitigation review are generally from an Automated Valuation Model (AVM) and, therefore, there may not be associated paperwork. If Ditech received any written valuations in association with your client's loss mitigation review, those documents will follow this notice under separate cover. The value received in connection with your client's loss mitigation application is shown below and is being provided by Ditech and your client's investor, Fannie Mae, as applicable.

0052743937  
Notice of Property Value

ABK

2018050418.2.0.1531-J20150825Y

05/02/2017  
LTR-1012



Property Information		
Property - State	This field identifies the two letter state code of the property securing your client's mortgage.	WA
Property - Zip Code	This field identifies the zip code of the property securing your client's mortgage.	99205
Property Value	This field identifies the estimated fair market value of your client's property used by us, their servicer, for this analysis.	\$116,000.00
Property Valuation Type	This field identifies the method by which your client's property was valued (as noted in the Property Value). 1 - Automated Valuation Model (AVM) 2 - Broker Price Opinion (BPO)(as is value) 3 - Appraisal (as is value) 4 - Internal Review Valuation	1

If you or your client wish to discuss your client's account or have any other questions, please contact your client's account representative. Your client's assigned account representative is BRADLEY L at 800-643-0202, extension 50091; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: PO Box 6176, Rapid City, SD 57709-6176.

Sincerely,

Ditech  
800-643-0202  
Monday - Friday 7 a.m. to 8 p.m., Saturday 7 a.m. to 1 p.m. CST

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